

Travel insurance information for Thailand

The following information concerns the ongoing civil unrest and protests in Thailand and applies to travel insurance policies issued prior to Friday 23 April 2010. This advice replaces the advice issued on 26 May 2010 and is effective 4 June 2010.

The Department of Foreign Affairs and Trade (DFAT) has advised on the www.smarttraveller.gov.au website, that Australians should reconsider their need to travel to Thailand. DFAT reports:

- » We advise you to reconsider your need to travel to Thailand due to the ongoing risk of civil unrest and violence.
- » A state of emergency is in effect covering 24 provinces, including Bangkok and surrounding provinces, and central, north and north eastern Thailand.
- » At this stage there are still no reports of civil disturbances affecting the operations of Suvarnabhumi International Airport.

What do you need to know about your policy?

If you are currently travelling and you are or have been injured as a result of the civil unrest we urge you to contact our 24 hour Mondial Assistance Emergency Assistance team on +61 7 3305 7499 reverse charge or 1800 010 075 free call within Australia.

Your policy includes cover for cancellation or rearrangement of your journey, or the unused portions of your journey, as a result of civil unrest.

- » **If you choose to travel to Bangkok after 19 May, no matter when your policy was purchased, there will be no cover for any expenses that result from civil unrest, including cancellation, amendment or additional travel and accommodation expenses.**
- » If you are currently in, or travelling to Bangkok **before 15 June**, your policy provides cover for cancellation costs or rearrangement expenses, whichever is the lesser, should you wish to shorten your stay, or no longer travel to Bangkok as a result of the civil unrest. Your policy also includes cover if your scheduled transport services have been cancelled or your accommodation has been made uninhabitable by civil unrest or if you are unable to reach your accommodation/destination.
- » If you are transiting through Bangkok for 24 hours or less, and are not leaving the airport precinct, your policy does not cover cancellation or rearrangement expenses unless your transport services have been cancelled or disrupted, or your accommodation has been rendered uninhabitable.
- » If you are travelling to Bangkok **after 15 June**, we reserve the right to review the situation at that time. Cover may only apply when scheduled transport services have been cancelled or your accommodation has been made uninhabitable by civil unrest or if you are unable to reach your accommodation/destination. If you intend to travel to Thailand after 15 June, we advise you not to cancel or rearrange your booking at this time as should the situation change, a further advisory will be issued.

- » We advise you to contact your travel agent or travel provider regarding the best option in altering your trip. Some airlines are providing penalty-free options to amend travel arrangements and we also advise you to contact your airline for further details.
- » DFAT issued an upgraded travel advisory on 23 April which advised Australians to reconsider their need to travel to Thailand. Our current policy coverage advice reflects that point in time. For policies issued on or after Friday 23 April 2010, there is no cover at this time to claim for cancellation or amendment expenses relating to the current civil unrest.

What next steps should you take?

- » You should take all reasonable steps to minimise your expenses and this includes rearranging your journey where possible. By reasonable we mean appropriate and consistent—for example if you have been using two star or budget accommodation on your trip to date then we advise that the replacement accommodation you seek is of a similar standard. Similarly, if you have been traveling economy, seek out economy class fares if you rearrange your journey.
- » The above information relates to Comprehensive and Annual Frequent Traveller policies. In all circumstances we suggest that you read the Product Disclosure Statement that you received when you purchased your travel insurance policy. This will give you more detail about what your policy provides cover for and what it does not. For example, if you have a Budget policy, your policy may not include cover for additional expenses or cancellation expenses.
- » Please submit your travel insurance claim to us for consideration.
- » You will need to submit all receipts for any additional accommodation and transport expenses. If you are claiming cancellation or additional expenses you will need to submit all documents showing what your original planned pre-paid arrangements were, along with any receipts and documents showing your new arrangements, and advice from the travel provider indicating the non-refundable portion of the journey.
- » Finally, to help Australians avoid difficulties overseas, the Department of Foreign Affairs and Trade maintains travel advisories for more than 160 destinations overseas via its website www.smarttraveller.gov.au. Its travel advice provides accurate, up-to-date information about the risks Australians might face overseas, assisting you to make well-informed decisions about whether, when and where to travel. We recommend that you stay up-to-date with its destination-specific [travel advisories](#) for the country of your destination as your travel insurance cover may be affected if you travel to high risk areas or situations.

Important note

- » All travel insurance policies include a number of general exclusions that apply to all claims—things like travelling against medical advice, unlicensed use of motor vehicles, epidemics or pandemics, ignoring official warnings and acts of war, insurrection or the taking of power by the military.
- » Should the current situation in Thailand escalate from civil unrest to insurrection, war or the taking of power by the military, we will need to review the situation and we will issue a further advisory with that detail.

Contact us

- » If you have questions or queries, please contact our Mondial Assistance Information Hotline on 1800 012 234.